

**From:** normajean.graybill@highmark.com on 03/08/2004 01:10:46 PM  
**Subject:** Availability of Funds and Collection of Checks

I was just reading an article about Check Clearing for the 21st Century. I was unaware of this until now, and I do read several newspapers on a daily basis.

My concern is where the original check will be held, and what will happen if a dispute arises over the amount. Documents can be scanned and altered very easily with today's technology. Also, I do not know if this check processing will be outsourced, but many financial institutions are sending work "off shore." I really believe that safe guards for the consumer need to be a part of any regulation changes. The financial institution should have to reimburse any funds in dispute until the issue is resolved. Also, there should be "fee free" access to the original check if it is part of a dispute.

Thank you,  
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